

**Information to identify the case:**

Debtor 1	<b>Barry Wallace</b>	Social Security number or ITIN	xxx-xx-9902
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-17471-ABA</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Barry Wallace

8/6/21

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Barry Wallace  
Debtor

Case No. 16-17471-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Aug 06, 2021

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:

Recip ID	Recipient Name and Address
db	+ Barry Wallace, 2 Beaver Dam Drtve, Sicklerville, NJ 08081-5674
cr	+ Stearns Lending, LLC, Sterns & Eisenberg PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ SunTrust Bank, c/o Morton & Craig, LLC, 110 Marter Ave., Suite 301, Moorestown, NJ 08057-3124
cr	+ Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ Wilton's Corner Proprietary Association, 60 Meetinghouse Circle, Sicklerville, NJ 08081-4894
516125816	GM Financial Leasing, 75 Remittance Drive, Suite 1738, Chicago, IL 60675-1738
516125817	Lamont Hanley & Associates, P. O. Box 179, Manchester, NH 03105-0179
516345906	+ Stearns Lending, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
516125818	+ Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
516125819	+ Sterns Lending, LLC, 4 utton Centre Drive, Santa Ana, CA 92707-8706
516187205	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516520131	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 06 2021 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 06 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516155982	+ EDI: PHINAMERI.COM	Aug 07 2021 00:23:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183692, Arlington, TX 76096-3692
516546301	+ EDI: PHINAMERI.COM	Aug 07 2021 00:23:00	Acar Leasing LTD d/b/a, GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516219000	EDI: CAPITALONE.COM	Aug 07 2021 00:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516125815	Email/PDF: creditonebknotifications@resurgent.com	Aug 06 2021 20:35:10	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
516296748	Email/PDF: resurgentbknotifications@resurgent.com	Aug 06 2021 20:35:11	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516140656	+ EDI: STF1.COM	Aug 07 2021 00:23:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
516125820	Email/Text: bankruptcymortgage@suntrust.com	Aug 06 2021 20:27:00	Suntrust Bank, P.O. Box 305053, Nashville, TN 37230-5053
516125821	EDI: TFSR.COM	Aug 07 2021 00:23:00	Toyota Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102
518996121	EDI: BL-BECKET.COM	Aug 07 2021 00:23:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Aug 06, 2021

Form ID: 3180W

Total Noticed: 23

TOTAL: 11

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Wilton's Corner Proprietary Association eholdren@hillwallack.com jhanley@hillwallack.com; hwbknj@hillwallack.com
Francesca Ann Arcure	on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@McCalla.com NJ_ECF_Notices@McCalla.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor SunTrust Bank c/o Morton & Craig, LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Steven A. Ragland	on behalf of Debtor Barry Wallace ragland203martin@aol.com
Steven P. Kelly	on behalf of Creditor Stearns Lending LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com
William Edward Miller	on behalf of Creditor Stearns Lending LLC wmiller@friedmanvartolo.com, bkecf@sterneisenberg.com

TOTAL: 10